

**Table I.F.32 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	18.4%	29.1%	31.8%	41.9%
<b>Firm size</b>				
Less than 50 employees	12.9%	17.3%	21.5%	35.8%
50+ employees	19.4%	31.3%	33.7%	43.0%
Less than 10 employees	15.5%	18.9%	23.3%	36.3%
10-24 employees	12.2%	16.8%	20.0%	33.8%
25-99 employees	10.5%	15.0%	19.3%	36.3%
100-999 employees	11.5%	16.2%	18.2%	33.4%
1000+ employees	23.7%	39.2%	41.7%	47.7%
<b>Industry group **</b>				
Agric., fish., forest.	12.4%	18.2%	26.7%	45.6%
Mining and manufacturing	20.0%	28.8%	30.8%	39.7%
Construction	15.1%	19.9%	23.1%	39.7%
Utilities and transp.	18.7%	38.0%	41.1%	43.0%
Wholesale trade	17.8%	24.2%	27.1%	39.5%
Fin. svcs. and real estate	21.8%	33.6%	36.4%	43.2%
Retail trade	18.3%	30.0%	35.1%	48.7%
Professional services	18.9%	31.1%	33.0%	42.2%
Other services	14.3%	22.4%	25.1%	38.8%
<b>Ownership</b>				
For profit, incorporated	19.8%	30.8%	33.9%	42.9%
For profit, unincorporated	15.1%	24.0%	26.3%	39.5%
Nonprofit	15.2%	26.1%	27.5%	39.7%
<b>Age of firm</b>				
Less than 5 years	11.3%	16.4%	19.1%	35.3%
5-9 years	12.2%	17.0%	19.3%	36.4%
10-19 years	12.7%	17.9%	23.2%	40.0%
20 or more years	19.7%	31.6%	34.1%	42.7%
<b>Multi/single status</b>				
2 or more locations	21.2%	34.5%	37.0%	44.5%
1 location only	11.6%	15.8%	19.2%	35.5%
<b>Percent full-time employees</b>				
Less than 25%	23.1%	30.2%	32.1%	39.9%
25-49 %	17.5%	25.5%	34.5%	37.6%
50-74 %	16.4%	27.6%	30.1%	44.3%
75% or more	18.6%	29.4%	31.9%	41.9%
<b>Union presence</b>				
No union employees	17.6%	26.1%	29.3%	40.2%
Has union employees	21.9%	41.2%	42.1%	48.9%
<b>Percent low wage employees **</b>				
50% or more low-wage	21.4%	29.7%	32.9%	45.0%
Less than 50% low-wage	18.1%	29.1%	31.7%	41.6%
<b>Percent women employees</b>				
Less than 25%	18.0%	26.6%	29.3%	40.6%
25-49 %	20.0%	33.2%	36.7%	46.1%
50-74 %	18.2%	28.9%	30.7%	38.7%
75% or more	17.0%	27.0%	29.8%	42.1%
<b>Percent age 50 or older employees</b>				
Less than 25%	16.0%	23.2%	25.6%	40.5%
25-49 %	20.7%	34.4%	37.3%	43.7%
50-74 %	16.2%	25.9%	28.6%	40.3%
75% or more	14.8%	19.7%	23.1%	30.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.32 Standard errors for Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.50%	0.69%	0.73%	0.81%
Firm size				
Less than 50 employees	0.69%	0.81%	0.91%	1.09%
50+ employees	0.58%	0.80%	0.84%	0.93%
Less than 10 employees	1.47%	1.60%	1.76%	2.11%
10-24 employees	1.13%	1.39%	1.39%	2.00%
25-99 employees	0.83%	0.98%	1.11%	1.32%
100-999 employees	0.75%	0.88%	0.92%	1.49%
1000+ employees	0.81%	1.10%	1.15%	1.25%
Industry group **				
Agric., fish., forest.	3.56%	4.34%	5.69%	6.13%
Mining and manufacturing	1.23%	1.45%	1.47%	1.67%
Construction	1.78%	1.98%	2.25%	2.84%
Utilities and transp.	1.90%	3.68%	3.63%	3.57%
Wholesale trade	1.96%	2.14%	2.16%	2.36%
Fin. svcs. and real estate	1.66%	1.90%	1.91%	2.33%
Retail trade	1.81%	2.20%	2.24%	2.20%
Professional services	0.94%	1.44%	1.41%	1.56%
Other services	1.11%	1.42%	2.33%	2.56%
Ownership				
For profit, incorporated	0.63%	0.87%	0.93%	1.01%
For profit, unincorporated	1.10%	1.38%	1.38%	1.85%
Nonprofit	1.14%	1.70%	1.68%	1.84%
Age of firm				
Less than 5 years	1.88%	2.27%	2.80%	4.87%
5-9 years	1.53%	1.82%	1.85%	2.52%
10-19 years	1.12%	1.25%	3.01%	2.88%
20 or more years	0.59%	0.81%	0.81%	0.89%
Multi/single status				
2 or more locations	0.66%	0.90%	0.95%	1.03%
1 location only	0.60%	0.72%	0.78%	1.19%
Percent full-time employees				
Less than 25%	2.83%	3.17%	3.22%	3.07%
25-49 %	1.69%	1.92%	2.50%	2.31%
50-74 %	1.29%	1.84%	1.87%	2.13%
75% or more	0.57%	0.78%	0.83%	0.91%
Union presence				
No union employees	0.54%	0.74%	0.81%	0.90%
Has union employees	1.31%	1.80%	1.80%	1.82%
Percent low wage employees **				
50% or more low-wage	1.71%	1.81%	1.87%	1.95%
Less than 50% low-wage	0.52%	0.75%	0.79%	0.88%
Percent women employees				
Less than 25%	0.96%	1.55%	1.54%	1.78%
25-49 %	1.08%	1.41%	1.42%	1.55%
50-74 %	1.02%	1.27%	1.26%	1.38%
75% or more	0.89%	1.18%	1.75%	1.69%
Percent age 50 or older employees				
Less than 25%	0.78%	1.00%	1.03%	1.29%
25-49 %	0.77%	1.07%	1.14%	1.23%
50-74 %	1.16%	1.50%	1.52%	1.87%
75% or more	2.76%	2.98%	3.02%	3.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.